

Fill in this information to identify the case:

Debtor 1 Kostyantyn BugarenkoDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-11270

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A.Court claim no. (if known): n/aLast 4 digits of any number you use to
identify the debtor's account:6 9 1 9

Date of payment change:

Must be at least 21 days after date
of this notice09/17/2022

New total payment:

\$ 583.30

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate ChangeCurrent interest rate: 4.70%New interest rate: 5.45%Current principal and interest payment: \$ 532.50New principal and interest payment: \$ 583.30**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Kostyantyn Bugarenko
First Name Middle Name Last Name

Case number (if known) 19-11270

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Elliott R Spirakus

Date 08/24/2022

Signature

Print:

Elliott R Spirakus

First Name

Middle Name

Last Name

Title Senior Specialist

Company

KeyBank N.A.

Address

4910 Tiedeman Road

Number

Street

Brooklyn

City

OH

State

44144

ZIP Code

Contact phone

866-325-9723

Email

bk_specialists@keybank.com

ELOC Bill Records (ELPB)

LOAN 6919 ELOC PAID BILL RECORDS 08/24/22 09:05:17

K BUGARENK DUE DATE 09/17/22 PB 56901.16 SGMT 1ST PMT 07/17/17

SGMT: 01 OF 01 STATUS: A PLAN CODE: KEOP SG CURR TYPE: VAR/OPEN PMT PER 12

BILL DUE DATE: 08/17/22 BILL DT: 07/22/22 BILL IND

DATE PD: 08/19/22 AVG DLY BAL: 57,472.56 APR: 04.70000

EFF APR: 04.70000

MIN PMT 532.50 SUMMARY TABLE:

PRIN 317.88 PREV BAL 57,743.52 BILL METHOD B

INT 214.62 CHGS/FEES .00 BILLED THRU 07/22/22

ESC .00 INT CHGS 214.62

LC .00 CREDITS 524.48

NSF .00 CURR BAL 57,433.66

O FEES .00 D/C ADJ .00

LIFE .00

A&H .00 INDEX RATE 04.75000

MISC .00 MARGIN RATE 00.05000-

-----PF20: PF KEYS-----

ELOC Billing Maintenance and Display (ELC3/PG1)

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      LOAN ██████6919      ELOC BILLING MAINT AND DISPLAY      08/24/22 09:00:49
K BUGARENK      1ST PMT 07/17/17 INV 210/005 TYPE CONV. RES      LOC MAN B
BILL METHOD B CUR PMT 09/17/22 PB 56901.16 IR 04.70000      GRP FFW
      INT BILLED THRU 08/23/22 INT DUE .00 PMT PER 12 BILL IND
SGMT: 01 OF 01 ELOC STATUS: A ELOC PLAN CODE: KEOP CURR TYPE: VAR/OPEN
----- Page 1 -----
ACT: C (A,C,D,L/Z) LIST/OPT: (P,U,B/A,D) NEW BAL: 57,168.34 CONST
DUE DT: 09/17/22 APR: 5.45000 % INDX: 5.5000000 % MRGN: - .050000 % ESC
USER ID: 2AB - BILL DATE: 082322 PRIOR BILLS UNPD TOTAL AMT DUE
MINIMUM PMT 583.30 .00 583.30
PRINCIPAL 316.12 .00 316.12
INTEREST 267.18 .00 267.18
ESCROW .00 .00 .00
LATE CHARGES .00 .00 .00
NSF .00 .00 .00
OTHER FEES .00 .00 .00
LIFE INSURANCE .00 .00 .00
A&H INSURANCE .00 .00 .00
MISCELLANEOUS .00 .00 .00
OUTPUT OPT: 1 1:UPD ONLY 2:ADD PRT/LOG# 3:LOG ONLY PF20:PFKEYS
      4:UPD PRINT 5:UPD DFILE
ACTIVE CH 13 BANKRUPTCY      USES CONSUMER KPLO PMT LOGIC OPTIONS
ELOC ADVANCE STOP = B      2ND MORTGAGE
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UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Philadelphia)

In Re: Kostyantyn Bugarenko

Case No. 19-11270

Chapter 13

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 8/24/2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney
TOVA WEISS

Trustee
SCOTT F. WATERMAN

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor
Kostyantyn Bugarenko
60 Princeton Road
Huntingdon Valley, PA 19006

/s/Elliott R Spirakus
Bankruptcy Specialist
KeyBank N.A.